1	2	3	4
Uttar Pradesh	2	2	-
Uttaranchal	-	-	1
West Bengal	-	1	1
All-India	20	30	52

Lending by banks for self employment

1544. SHRI MATILAL SARKAR: Will the Minister of FINANCE be pleased to state:

(a) the lending of money by different banks in order to provide self-employment during the years 2004-05 and 2005-06, State-wise;

(b) the number of beneficiaries in different States;

(c) the number of cases pending for more than three years; and

(d) the steps to minimize pendency?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (d) The information is being collected and will be laid on the Table of the House to the extent available.

Recovery of outstanding loans

1545. SHRI R.K. ANAND: Will the Minister of FINANCE be pleased to state:

(a) whether there are 13000 borrowal accounts with more than 1 crore outstanding loans;

(b) if so, the names of such account holders with the amount due, time of issuing the loan and the issuing branch;

(c) the reasons why no action has been taken to recover these loans; and

(d) the authority responsible for its recovery and whether action should be taken against them?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) and (b) In accordance with the practices and usages customary amongst the banks and in conformity with provisions of statutes governing the financial institutions as also the provisions of the Public Financial Institutions (Obligations as to Fidelity and Secrecy) Act, 1983, the information relating to individual details of account holders cannot be divulged. However, Credit Information Bureau

(India) Limited is maintaining a database on suit-filed accounts of Rs. 1 crore and above and non suit filed accounts (wilful defaulters) of Rs. 25 Lacs and above. The information can be accessed at CIBIL website www.cibil.com.

(c) and (d) The banks take appropriate action to recover outstanding loans in accordance with their overall loan recovery policies, which, *inter-alia*, include regular follow up of loan accounts, filing of suits in civil courts/DRTs, issue of notices under SARFAESI Act, 2002, compromise settlement and monitoring and follow up of NPAs at various levels. The public sector banks have been advised to take effective measures for expeditious recovery of dues from the borrowers, including in NPA accounts. Recovery of loans and NPAs is monitored by banks scrupulously at various levels and action is taken for negligence or dereliction of duties, wherever considered appropriate.

NPA of banks

1546. SHRI R.K. ANAND: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that about Rs. 1,40,000/- crore is the total non-performing assets of all the banks operating in the country; and

(b) if so, what is the share of public, private and the foreign banks thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) and (b) Gross Non-Performing Assets of scheduled commercial banks was Rs. 59,515 crore as on 31st March, 2005. The details of Non-Performing Assets (NPAs) of public, private and foreign banks as on 31st March, 2005 are as under:—

(Rs. in crore)

Bank Group	Gross NPAs	Net NPAs
Public Sector Banks	48,541	17,490
Private Sector Banks	8,782	4,151
Foreign Banks	2,192	648
Scheduled Commercial Banks	59,515	22,289